

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Atreyu Jesse Thompson  
Amber Nicole Thompson  
Debtors

Case No. 18-04825-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 29, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Atreyu Jesse Thompson, Amber Nicole Thompson, 16 Cumberland Drive, Mechanicsburg, PA 17050-1717
cr	+ PA Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894
5130963	Bread, PO Box 783186, Philadelphia, PA 19178-3186
5130983	+ PA Central FCU, 959 East Park Drive, Harrisburg, PA 17111-2894
5130997	UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 29 2023 23:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5130965	Email/Text: bankruptcy@cavps.com	Dec 29 2023 18:45:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
5130966	+ EDI: CITICORP	Dec 29 2023 23:44:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5130967	+ EDI: CITICORP	Dec 29 2023 23:44:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5145342	EDI: CAPITALONE.COM	Dec 29 2023 23:44:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5130964	EDI: CAPITALONE.COM	Dec 29 2023 23:44:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5137551	+ Email/Text: bankruptcy@cavps.com	Dec 29 2023 18:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5150503	+ Email/Text: RASEBN@raslg.com	Dec 29 2023 18:45:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5130969	+ EDI: CITICORP	Dec 29 2023 23:44:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5154005	+ EDI: CITICORP	Dec 29 2023 23:44:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5130970	+ Email/Text: mediamanagers@clientservices.com	Dec 29 2023 18:45:00	Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
5130971	EDI: WFNNB.COM	Dec 29 2023 23:44:00	Comenity Bank / Gander Mountain, Attn:

5130972	EDI: WFNNB.COM	Dec 29 2023 23:44:00	Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5130973	Email/Text: Collections_Bankruptcies@encoreexchange.com	Dec 29 2023 18:45:00	Comenity Bank / PayPal Credit, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5130974	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 29 2023 18:52:12	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
5130976	Email/Text: bknotice@ercbpo.com	Dec 29 2023 18:45:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
5151116	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 29 2023 18:45:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5130977	^ MEBN	Dec 29 2023 18:41:42	Freedom Mortgage Corporation, PO Box 489, Mount Laurel, NJ 08054-0489
5130968	EDI: JPMORGANCHASE	Dec 29 2023 23:44:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5141178	Email/PDF: resurgentbknotifications@resurgent.com	Dec 29 2023 18:52:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5169301	Email/Text: BankruptcyECFMail@mccalla.com	Dec 29 2023 18:45:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5149355	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 29 2023 18:45:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5130980	^ MEBN	Dec 29 2023 18:41:36	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5130978	+ Email/Text: bankruptcy@marinerfinance.com	Dec 29 2023 18:45:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
5130979	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 29 2023 18:45:00	Midland Funding, LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2710
5130981	+ EDI: NAVIENTFKASMSERV.COM	Dec 29 2023 23:44:00	Navient Solutions, Inc., Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
5153955	EDI: MAXMSAIDV	Dec 29 2023 23:44:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5139431	EDI: AGFINANCE.COM	Dec 29 2023 23:44:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5130982	EDI: AGFINANCE.COM	Dec 29 2023 23:44:00	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
5130984	Email/Text: bankruptcies@penncredit.com	Dec 29 2023 18:45:00	Penn Credit Corporation, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
5207774	EDI: PRA.COM	Dec 29 2023 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5130985	EDI: PRA.COM	Dec 29 2023 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5150186	EDI: PRA.COM	Dec 29 2023 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5131298	+ EDI: RECOVERYCORP.COM	Dec 29 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5146922	+ Email/Text: bankruptcynotices@psecu.com		

District/off: 0314-1  
Date Rcvd: Dec 29, 2023

User: AutoDocke  
Form ID: 3180W

Page 3 of 5  
Total Noticed: 57

5130986	+ Email/Text: bankruptcynotices@psecu.com	Dec 29 2023 18:45:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5130987	EDI: DISH	Dec 29 2023 23:44:00	Receivables Performance Management, 20818 44th Avenue West Suite 140, Lynnwood, WA 98036-7709
5154084	+ Email/Text: bncmail@w-legal.com	Dec 29 2023 18:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5152151	+ EDI: AIS.COM	Dec 29 2023 23:44:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5130988	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130989	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130990	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Gap, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130991	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / HHGregg, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130992	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5130993	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130994	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / TJMaxx, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130995	EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank / Walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5130996	+ EDI: WTRRNBNK.COM	Dec 29 2023 23:44:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5154085	+ Email/Text: bncmail@w-legal.com	Dec 29 2023 18:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5130998	+ EDI: VERIZONCOMB.COM	Dec 29 2023 23:44:00	Verizon, 500 Technology Drive, Suite 30, Weldon Spring, MO 63304-2225
5149877	EDI: AIS.COM	Dec 29 2023 23:44:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5130999	EDI: VERIZONCOMB.COM	Dec 29 2023 23:44:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

5149562	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5207773	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5474910	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5474911	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5130975	##	EGS Financial Care, Inc., 6652 Pinecrest Drive Suite 300, Plano, TX 75024-2942

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2023 at the address(es) listed below:**

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Bret P Shaffer	on behalf of Creditor PA Central Federal Credit Union bshaffer@ssbc-law.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Milos Gvozdenovic	on behalf of Creditor PSECU mgvozdenovic@weltman.com pitecf@weltman.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Amber Nicole Thompson pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Atreyu Jesse Thompson pmurphy@dplglaw.com kgreene@dplglaw.com
Steven J. Schiffman	on behalf of Creditor PA Central Federal Credit Union sschiffman@ssbc-law.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

District/off: 0314-1

Date Rcvd: Dec 29, 2023

User: AutoDocke

Form ID: 3180W

Page 5 of 5

Total Noticed: 57

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1 Atreyu Jesse Thompson  
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) Amber Nicole Thompson  
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04825-HWV

Social Security number or ITIN xxx-xx-8159

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-1253

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Atreyu Jesse Thompson

Amber Nicole Thompson

By the  
court:

12/29/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

---

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**